

Exhibit DD

To: Meghan Gardler[meghan@mycred.io]
Cc: Compliance[compliance@mycred.io], Dan Schatt[dan@mycred.io]
From: Daniel Wheeler[dan.wheeler@credcapital.io]
Sent: Fri 5/15/2020 4:59:45 PM (UTC-04:00)
Subject: RE: references to Cred insurance

Yes, let's have a call to work through our website copy about insurance.

CRED
CAPITAL

Daniel Wheeler

General Counsel

415.218.9074

dan.wheeler@credcapital.io

credcapital.io



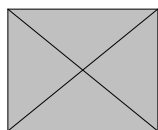
From: Meghan Gardler <meghan@mycred.io>
Sent: Friday, May 15, 2020 12:48 PM
To: Daniel Wheeler <dan.wheeler@credcapital.io>
Cc: Compliance <compliance@mycred.io>; Dan Schatt <dan@mycred.io>
Subject: Re: references to Cred insurance

Hi Dan,

It would be a big deal to remove our already scant references to insurance in our marketing and on our website. All of our competitors in the crypto space and in the fintech space reference insurance in one way or another and it would be noticeable if we remove ours without explanation. Would we be able to set up a meeting for early next week to discuss this in more depth and come up with a proposed action plan?

Thank you,

--



Meghan Gardler

Senior Director, Marketing

meghan@mycred.io

mycred.io

On Fri, May 15, 2020 at 9:16 AM Daniel Wheeler <dan.wheeler@credcapital.io> wrote:

Team, see below my instructions as to insurance coverage descriptions on the attached draft 1-pager.

For the 1-pager, I am instructing that we remove references to insurance other than Fireblocks. Please send me the backup for the statement that Fireblocks' insurance is A rated.

I am uncomfortable with continued references to Cred's insurance in our website or any of our marketing materials as our insurance has proven to be of no value to us and in no way insures our users' crypto against loss. I am inviting discussion on this point before we make a final decision but I am strongly inclined to remove any and all references to Cred's insurance coverage.

C R E D
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Daniel Wheeler
General Counsel

415.218.9074
dan.wheeler@credcapital.io
credcapital.io

From: Daniel Wheeler <dan.wheeler@credcapital.io>
Sent: Friday, May 15, 2020 9:09 AM
To: 'Michael Zhang' <michael.zhang@mycred.io>
Cc: 'Min Kim' <min@mycred.io>
Subject: RE: One pager approval

We need to delete the entire bullet point about "insured custody of users crypto" because no such insurance exists.

We also need to delete the bullet point about "Cred has one of the most comprehensive insurance" because it could mislead someone into thinking that their crypto is insured when it is not.

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Daniel Wheeler
General Counsel

415.218.9074
dan.wheeler@credcapital.io
credcapital.io

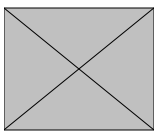
From: Michael Zhang <michael.zhang@mycred.io>
Sent: Thursday, May 14, 2020 6:12 PM
To: Daniel Wheeler <dan.wheeler@credcapital.io>
Subject: Re: One pager approval

Hey Dan,

Thanks, I'll await Heidi's confirmation. I've also added another sentence point "Cred has one of the most comprehensive insurance policies available on the market, including Cyber security, E&O, and regulatory coverage through Lockton one of the world's largest privately-owned independent insurance brokerage firms."

Please advise and I've attached the newly formatted version for your review and thoughts.

Best regards,



Ka Zhang (Michael)

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VP of Wealth

michael.zhang@mycred.io

+1 (310) 291-2597

mycred.io

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On Thu, May 14, 2020 at 3:23 PM Daniel Wheeler <dan.wheeler@credcapital.io> wrote:

Mike, I think the quote is ok as edited below. I don't think we've had any retail CredEarn defaults (Heidi please confirm) although our largest borrower moKredit is on forbearance.

As a data point, Cred has gone through 3 severe crypto market corrections, Cred has not booked a single credit loss and has met all its redemption/interest commitments.

C R E D
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Daniel Wheeler
General Counsel

415.218.9074
dan.wheeler@credcapital.io

credcapital.io

From: Michael Zhang <michael.zhang@mycred.io>

Sent: Thursday, May 14, 2020 2:50 PM

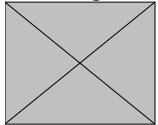
To: Daniel Wheeler <dan.wheeler@mycred.io>

Subject: One pager approval

Hey Dan,

Can you take a look at the sentence highlighted in yellow when you have the chance? If approved I would like to add that data point to the approved one-pager Min drafted.

Best regards,



Ka Zhang (Michael)

VP of Wealth

michael.zhang@mycred.io

+1 (310) 291-2597

mycred.io

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